OCT 2 8 2004

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants:

Schwartz et al.

Conf. No.:

3347

Serial No.:

09/718,961

Art Unit:

3625

Filing Date:

11/22/2000

Examiner:

Thompson Jr., Forest

Title:

DISCOUNT ESTIMATING AND

Docket No.: HJLL-0001

PURCHASE SYSTEM AND METHOD

COMMISSIONER FOR PATENTS

DESTINATION FACSIMILE NUMBER:

703-872-9306

Transmitted herewith is:

After-Final Amendment in 13 pages

in the above identified application.

No additional fee is required.

The Commissioner is hereby authorized to charge and credit Deposit Account No. 500999 as described below.

Credit any overpayment.

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DATE: October 28, 2004

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Reply under 37 CFR 1.116 **Expedited Procedure Technology Center 3600**

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DISCOUNT ESTIMATING AND

PURCHASE SYSTEM AND METHOD

Mail Stop Amendment Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

AFTER-FINAL AMENDMENT

Sir:

I. INTRODUCTORY COMMENTS:

This paper is being filed in response to the Final Office Action dated August 24, 2004.

Please amend the above-referenced patent application as follows:

Amendments to the Claims are reflected in the listing of claims that begins on page 2 of this

paper.

Remarks begin on page 8 of this paper.

09/718,961

Page 1 of 13

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